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Attorney for Debtor(s) Robert J. Moreiko, Jr. & Tracy Ferguson;

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SANTA ROSA DIVISION

In Re:	)	Case No.09-13622
	)	(Chapter 13)
Robert J. Moreiko, Jr.	)	
And	)	
Tracy Ferguson;	)	
	)	
Debtor(s).	)	

CHAPTER 13 DEBTORS' EX PARTE MOTION FOR AN  
ORDER AUTHORIZING THE CHAPTER 13 DEBTORS TO ENTER  
INTO A LOAN MODIFICATION AGREEMENT  
ORDER THEREON

The Chapter 13 Debtors hereby apply for an order pursuant to 11 USC § 105  
authorizing them to enter a loan modification agreement with Central Mortgage Company.

The debtors filed their Chapter 13 case on October 30, 2009, and have recently begun to  
seek agreement with Central Mortgage Company to modify the terms of their loan with Central  
Mortgage Company, the holder of the first trust deed on their home. Central Mortgage  
Company is now saying that it will modify the loan if this court allows such a modification.

The debtors accept that it is unusual to request such an authorization outside of a plan  
but it seems the only way to accomplish the modification is to obtain court authorization enter  
into the loan modification. The debtors have contacted David Burchard, the Chapter 13 Trustee  
and his lack of objection is set forth in the attached letter. The debtors are therefore requesting  
this authorization and represents the terms of the modification, if finally approved by Central

1 Mortgage Company will be more favorable than the current loan agreement, and will not  
2 negatively impact the debtors or any creditors.

3 WHEREFORE, the debtors pray the court enter its order authorizing the debtors to  
4 enter into a loan modification agreement with Central Mortgage Company on terms to be  
5 negotiated that are not less favorable than the current loan agreement.

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7 Dated: February 19, 2013

8 /s/ Linda S. Green

9 Linda S. Green  
10 Attorney for the Debtor

11 ORDER

12 IT IS SO ORDERED.

13 Dated: February 20, 2013

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15 Alan Jaroslovsky  
16 U.S. Bankruptcy Judge  
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